

## Fee Schedule

Effective Date 12/01/24

NSF Fee	\$35.00 per item
Stop Payment Fee	\$30.00 per stop
Courtesy Pay Fee	\$35.00 per item
Check Copy Fee Check Printing Fee	\$2.00 per item
Emergency/Rush Check Orders Checking Accounts	Price depends on style selected + shipping
Premium Checking	\$5.00/mo if balance falls below \$500
Classic Checking	No fee with e-stmts, \$3.00/mo with paper stmts
Silver (55 and better)	\$4.00/mo if balance falls below \$300
CU Succeed (24 and under)	No fee with e-stmts, \$2.00/mo with paper stmts
ATM Withdrawal Fee (Classic and CU Succeed)	\$1.00 per withdrawal over 10 monthly
Debit Card Replacement Fee	\$10.00
Dormant Account Fee	\$5/mo if balance is under \$200 and inactive for 1 yr
Incorrect Address Fee (after 2 stmts returned undeliverable)	\$5.00 per month
Early Account Closure Fee	\$5.00 if membership closed within 90 days of opening
Statement Copies	\$2.00 per month
Certified/Cashier's Check - free 5/mo with Mbr Rewards	\$4.00 per check
Certified/Cashier's Check for Non-Members	\$5.00 per check
Starter Checks	4 per member-free then \$1.00 per check
Account History	\$1.00 per month
Deposited Checks/A2A Payments Returned	\$25.00
Third Party Credit Union Checks	\$1.00 per check
Wire Transfers (In or Out) USA	\$25.00 per transfer
Wire Transfers (In or Out) International	\$50.00 per transfer
Account Reconciliation Fee	\$15.00 per hour
Real Estate Fees	Determined by 7 Mortgage
Visa Card Replacement Fee	\$10.00
Visa Late Fees	\$25.00
Non ETMA Visa Card Cash Advance	\$5.00
Car Title Processing Fee	\$25.00 per title
Temporary Lien Fee	\$10.00 per lien
Filing of UCC-1s	\$15+\$1.15/\$1,000 - over \$2,000 + \$15 release fee per borrower
Late Fee on Loans	5% of payment or \$5.00, whichever is greater
Fax Use	\$3.00
Copies	\$.10 per copy
GAP Insurance	\$499.00
Subordination Fee	\$50.00
Carfax	\$20.00
ACH On-Demand Posting	\$5.00
Overnight/Certified Mail Request	\$10.00 + postage fee
Express Loan Payment from non-ETMA debit/credit card	2.60% of payment + \$2.00
Express Loan Payment from non-ETMA checking	Free